



FREE Homeowners Mortgage Assistance Event

Sponsored by Governor Dannel P. Malloy,
Attorney General George Jepsen
and the Connecticut Department of Banking

Tuesday, October 22, 2013

10:00 a.m. to 7:00 p.m.

**Connecticut Convention Center
100 Columbus Boulevard, Hartford, CT**

**Don't miss this opportunity to meet one-on-one
with your mortgage lender or a HUD-approved
housing counselor**

Learn about

Foreclosure Prevention • Loan Modifications • Debt Management
Emergency Mortgage Assistance Program (EMAP)
Federal Assistance Programs • Other Resources

**See Back of Flyer for
a List of Documents You Should Bring**



For questions or to find out if your
mortgage lender is participating, call
860-240-8170 or 1-877-472-8313
or visit
www.ct.gov/dob/homeowner

What to Bring:

- Most recently filed and signed federal tax return with all schedules, including Schedule E-Supplemental Income and Loss, and attachments including W2s.
- Three most recent statements (all pages) for every bank, investment, and retirement account.
- Most recent statement for every department store/credit card, auto/student loan, and other mortgages/liens.
- A form of state-issued identification, such as a driver's license.
- A recent utility bill with your name and property address to show proof of residency.
- Signed and dated Hardship Letter detailing why it is difficult for you to make your mortgage payments.
- List of all household monthly income and expenses (actual expense monthly statement).
- A copy of your Homeowners Insurance Declaration Page and Real Estate Property Tax Certification (tax bill).
- *For each salaried borrower:* A month's worth of the most recent paystubs (within 30 days of the event).
- *For each self-employed borrower:* Most recent quarterly or year-to-date profit/loss statement stating three months of business bank statements.
- *For each borrower with income such as Social Security, disability or death benefits, pension, adoption assistance, public assistance, food stamps, or unemployment:* Benefits statement or Award Letter from provider, proof that you receive unemployment wages for a minimum of 12 months.
- *For each borrower relying on alimony or child support as qualifying income:* Divorce or other court decree, or separation agreement or other written agreement filed with the court stating amount and period of time it will be received, and three most recent bank statements showing receipt of such payment.
- *For borrowers relying on rental income:* A complete schedule of real estate that you own, including the monthly payment amount for principle and interest, the amount of taxes and insurance/escrowed, and any homeowner association dues, current Lease Agreement(s) in its entirety, signed and dated, and three months of bank statements showing deposit of payment or cancelled checks showing receipt of payment.
- *For borrowers with income from other source(s) that amount to more than 20% of your total yearly income* (this could include bonuses, tips or investment income, and letters regarding contribution to mortgage payments): Copy of documentation describing the nature of the income (employment contract or tip income).
- *For borrowers that belong to a Homeowners Association:* A copy of a current bill or assessment.

*The Request for Modification and Affidavit Form (RMA) which includes an income/expense/asset form, the IRS Forms 4506-T and 4506-EZ, and the Dodd-Frank certification form are available at www.ct.gov/dob/homeowner.

Directions

Connecticut Convention Center
100 Columbus Boulevard, Hartford, CT 06103

Traveling on I-91 North

- Take I-91 North to EXIT 29A - Capitol Area/Convention Center (Left Exit)
- Stay in right lane
- Take first exit on right - Columbus Boulevard/Convention Center
- Turn RIGHT on Columbus Boulevard
- The convention center and its attached parking garage are located immediately on the right

Traveling on I-91 South

- Take I-91 South to EXIT 29A - Capitol Area/Convention Center (Right Exit)
- Stay in right lane
- Take first exit on right - Columbus Boulevard/Convention Center
- Turn RIGHT on Columbus Boulevard
- The convention center and its attached parking garage are located immediately on the right

**Free Parking is available at
the Convention Center garage.**

Traveling on 84 East

- Take I-84 East to EXIT 52 to I-91 South, toward New Haven
- Take EXIT 29A - Capitol Area/Convention Center (Right Exit)
- Take first exit - Columbus Boulevard/Convention Center (Right Exit)
- Turn RIGHT onto Columbus Boulevard
- The convention center and its attached parking garage are located immediately on the right

Traveling on 84 West/Route 2 West

- Take I-84 West/ route 2 West to EXIT 54/Downtown Hartford (Left Exit)
- Stay in left lane over the Founders Bridge
- At the bottom of the bridge, turn left onto Columbus Boulevard
- The convention center and its attached parking garage are on the left side of Columbus Boulevard